

Serial No. 09/923,285

On page 25 of the specification, please delete the heading "Claims" as well as the phrase "We claim:" in addition to all of the text of Claim 1 that is listed on this page. A complete version of Claim 1, as amended, is contained in the claims section listed below in this paper. While the Applicants believe that a replacement paragraph is not needed for page 25 of the specification in view of 37 C.F.R. § 121(b)(1)(iv), the Applicants have provided a replacement paragraph below to denote the deletion on page 25 as requested by Examiner Robinson:

CLAIMS

~~We claim:~~

~~1. A computer implemented method for storing, managing, and distributing consumer information via a distributed electronic network, the method comprising the steps of:~~